



WELL^{AWARE}



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Contact DelaWELL

<http://www.delawell.delaware.gov>

1-800-556-6106

EMAIL: Employee.wellness@state.de.us

StayWell

<https://delaware.online.staywell.com>

1-800-926-5455

Contact Statewide Benefits Office

www.ben.omb.delaware.gov

1-800-489-8933 OR (302) 739-8331

Coming Soon! A New Series of FREE Information Sessions: "It's How You LIVE... At Work"

DelaWELL is pleased to announce their continued partnership with Delaware Hospice by providing a new support program called **"It's How You LIVE... At Work."**

Are you a working caregiver for someone who is elderly or ill? Are you or any of your colleagues grieving the loss of a loved one or have children who are coping with grief? Do you know someone struggling with a serious sickness? Perhaps you've lost a friend, family member or co-worker and don't know how to process the loss in an office setting?

Delaware Hospice, the leading not-for-profit hospice organization in Delaware with nearly 30 years of experience, has made its mission to find and meet the needs of the community. In the **FREE** series of information sessions, **"It's How You LIVE... At Work,"** Delaware Hospice's professional staff will share their expertise in grief counseling and care giving and provide you with information to prepare you for meeting challenging situations, wherever and whenever they arise.

Topics include:

- Dispelling the Myths about Hospice
- Aging Well: Mind, Body & Soul
- Medical Decisions When They Count Most
- Caring for the Caregiver
- Colors of the Season: Choices, Communication, Compromise & Commemoration
- *Transitions* Program: Living with a Serious Illness and Help Before Hospice
- Volunteer Program Overview
- *New Hope* Program: Children and Teens Grieve Differently; Support before and After a Loss

Watch for future announcements of this **NEW** Delaware Hospice series in early 2010.

VSP Eyecare Observance Article



Thyroid Awareness Month

Read **"Dry Eye Syndrome a Sign of Overactive Thyroid"**

Problems with your eyes can often signal other things. In one woman's case, her dry, irritated eyes had a direct link to an overactive thyroid gland.

Prescription Coverage

Members of the State's Group Health Insurance Plan provided by Blue Cross Blue Shield of Delaware and Aetna are automatically eligible to receive prescription coverage provided by Medco.

Members may have 90-day prescriptions filled at any 90-day participating pharmacies or at Medco-by-Mail for the same co-pay. There is no difference in the member's co-pay between a 90-day participating pharmacy and Medco-by-Mail. A list of participating pharmacies is available at <http://ben.omb.delaware.gov/script/index.shtml>.

Delaware's Pharmacy Access Act, available at

<http://delcode.delaware.gov/title18/c073/index.shtml>, states retail pharmacies may fill prescriptions just as pharmacy mail order services can, provided the retail pharmacy agrees to the same payment plan. This enables members to choose where their prescriptions will be obtained with no difference in cost.

Dela *WELL* Resource: StayWell Online®

To log on, go to <https://delaware.online.staywell.com>



- **Dela *WELL* Custom Resources:** Specific contact information for Dela *WELL*, BlueCross BlueShield of Delaware and Aetna.
- **Goals and Reminders:** Helpful tools that allow you to set specific goals and get online reminders of behavior change activities.
- **Quizzes and Calculators:** Allow you to test your knowledge by taking health related quizzes and offer a variety of healthy calculators including BMI, Calorie Burn Rate and Target Heart Rate.
- **Health Centers and Family Centers:** In-depth information, related articles, quizzes and other tools for key health topics and chronic conditions.
- **Your News & Views:** Rotating newsfeeds, recipes and articles on a variety of health topics.

Questions? Call the StayWell HelpLine at 1-800-926-5455.

CERVICAL HEALTH AWARENESS MONTH

National Cervical Cancer Coalition (NCCC)

www.nccc-online.org/awareness.html

Cervical cancer is preventable and curable if it is detected early; in fact, the occurrence of deaths from cervical cancer has declined significantly over the last 20 to 30 years. Screening younger women using the Papanicolaou (Pap) test is an important strategy that can actually prevent cervical cancer from developing almost 100 percent of the time. Many organizations, including the American Cancer Society, National Cancer Institute and American Academy of Family Physicians, recommend:

- Begin Pap testing 3 years after onset of sexual activity or at age 21.
- For women 30 and under, test annually with conventional Pap test or every 2 years if using a liquid based Pap test.
- For women over 30, testing may be done every 2-3 years after 3 consecutive normal Pap tests (unless DES exposed or immunosuppressed).

Women who are past menopause still need to have regular Pap tests. However, women who have undergone a hysterectomy, in which the cervix was removed, do not require Pap testing, unless the hysterectomy was performed because of cervical cancer or its precursors.

Eligibility and Enrollment Rules

The Eligibility and Enrollment Rules, located at http://ben.omb.delaware.gov/documents/eer_110109.pdf, provide guidance to employees and pensioners on eligibility and enrollment in the State's Dental Plans and Group Health Insurance Plan. Rule 10.01 addresses the dental plans provided to employees and pensioners.

The Eligibility and Enrollment Rules, located at http://ben.omb.delaware.gov/documents/eer_110109.pdf, provides guidance to employees and pensioners on eligibility and enrollment in the State's Group Health Insurance Plan. Rule 4.08 addresses required participation in Medicare Part A for employees actively working at age 65 while they continue receiving primary coverage through the State's Group Health Insurance Plan administered by Blue Cross Blue Shield of Delaware or Aetna. Agency Benefit Representatives may contact employees upon their 65th birthday and advise them that enrollment in Medicare Part A is required. Employees should contact their local Social Security Office to enroll in this free program and provide a copy of their enrollment card to their Benefit Representative.

Enrollment in Medicare Part B may be deferred until the time active coverage terminates upon termination of employment or retirement. The exception to this rule is in the case of End Stage Renal Disease, which requires enrollment in Medicare Part B, see Eligibility and Enrollment Rule 4.08b. Employees may contact Medicare by calling 1-800-633-4227 (1-800-Medicar) or <http://www.medicare.gov>.

“Member Responsibility to Participate in the Group Health Insurance Plan”

Each member of the State’s Group Health Insurance Plan is required to follow the eligibility and enrollment rules as authorized by the State Employee Benefits Committee (SEBC) to ensure compliance with state and federal laws and maintain fiscal responsibility. To participate in the Group Health Insurance Plan, employees must comply with the rules and supply required information upon request. Failure to do so may result in termination from the plan.

The eligibility and enrollment rules provide detailed information on dependents eligible to participate in the Group Health Insurance Plan as follows:

Legal spouses are eligible to participate in the plan. Keep in mind:

- A valid marriage certificate must be presented to your Human Resources/Benefits Representative to validate the marriage.
- Spouses must follow the Spousal Coordination of Benefits Policy. In general, this policy states spouses who are employed full-time by an employer who offers a group health plan for which the spouse does not have to pay more than 50 percent of the monthly premium must enroll in their employer’s plan. If the spouse does not enroll in the employer’s plan, the spouse will be sanctioned and claims will only be paid at the 20 percent level. Prescriptions will not be covered at the pharmacy when a sanction is in place. Prescriptions will be paid for in full and claims for partial reimbursement can be sent to the prescription benefit manager (Medco).

Unmarried dependent children of you or your legal spouse may be covered within certain age limitations:

- Valid legal documentation must be provided to your Human Resources/Benefits Representative in the form of a valid birth certificate, legal adoption or guardianship papers based upon the relationship.
- Unmarried children may be covered until the end of the calendar year in which the child turns 21.
- Unmarried children enrolled as a full-time student may be covered until the end of the month in which the child turns 24.
 - It is the employee’s responsibility to provide his/her health care provider with appropriate documentation, as requested by the provider to certify the child is a full-time student. A dependent child under 24, terminated from coverage at the end of the year he/she turned 21 if not a full-time student or terminated from coverage at the end of the month he/she graduated from college and is not yet 24, may participate in the Adult Dependent Program.
- Employees are responsible for notifying their human resources office within 30 days of the date the dependent is no longer eligible for coverage under the Group Health Insurance Program. If notice is received more than 60 days from the date eligibility is lost, COBRA rights will be forfeited.

Coverage for eligible employees and his/her eligible dependents will become effective the first of the month following date of hire when the employee provides his/her information to their Human Resources/Benefits Representative within 30 days of hire or within 30 days of becoming eligible for State Share.

As with adding a dependent, the employee is responsible for terminating coverage for a spouse or child who is no longer their dependent.

- In the event of a divorce, the ex-spouse cannot remain on your plan, regardless of any court order to provide coverage. The divorce must be reported to your Human Resources/Benefits Representative within 30 days of the divorce. Coverage ends for the ex-spouse on the day after the date of the divorce. Premiums to cover the spouse are not pro-rated and must be paid for the entire month the divorce occurs. If notification of a divorce is not received within 60 days of the divorce, COBRA rights are forfeited.
- Similarly, if children no longer meet the definition of dependent based on the rules, the employee must notify their Human Resources/Benefits Representative within 30 days. Therefore, if the child turned 21 that calendar year and is not a full-time student at the end of the calendar year, has graduated from college or turns 24, notification must be supplied within 30 days. If notification has not been received within 60 days of the loss of eligibility, COBRA rights are forfeited.

Complete Group Health Plan Eligibility and Enrollment Rules and the Spousal Coordination of Benefits Policy can be found at www.ben.omb.delaware.gov/documents.



Multigrain Chicken Soup

Ingredients:

- 1/2 cup raw brown rice
- 1/3 cup medium barley
- 1/3 cup red lentils
- 1/3 cup yellow split peas
- 2 large ribs celery, sliced
- 4 large carrots, sliced
- 2 cloves garlic, crushed
- 2 tablespoons dried parsley
- 1 tablespoon dried thyme
- 1 teaspoon powdered ginger
- 1 teaspoon dried marjoram
- 1/2 to 1 teaspoon salt, depending on taste
- 1/2 teaspoon ground black pepper
- 1 pound boneless, skinless chicken breasts, cut into bite-sized pieces
- 12 cups water

Directions:

Put all ingredients in a large pot. Bring to a boil. Cover the pot and turn the heat down to simmer. Cook for about one hour, until all grains are tender. Check seasonings. Soup will be thick. You can thin, if you like, by adding water or chicken stock.

Serves eight:

Each 1-1/2-cup serving contains approximately 218 calories, 30 g carbohydrates, 20 g protein, 2 g fat, 225 mg sodium, and 6 grams fiber.

For more great healthy recipes, visit StayWell Online at <https://delaware.online.staywell.com>.

Blood Bank of Delmarva

Begin the New Year on a positive note by making a donation to the Blood Bank.

Contact the Blood Bank of Delmarva to make an appointment to *Give the Gift of Life*. The Donor Scheduling Department is ready to take your call at 1-888-825-6638 or visit their website at <http://www.delmarvablood.org>.

Ongoing Events:

Register today for DelaWELL University's last two seminar topics by going to www.delawell.delaware.gov and clicking on the "Health Seminars" link!



Graduate to a higher level of health!

Topic #3: A New Year for A New You: Weight Management and Balanced Nutrition



MEMO LOOK FAMILIAR? DO YOU WANT TO EAT HEALTHIER AND GET DOWN TO A HEALTHY GOAL WEIGHT IN 2010?

AT OUR SEMINAR: A NEW YEAR FOR A NEW YOU: WEIGHT MANAGEMENT AND BALANCED NUTRITION, YOU'LL LEARN:

- How to stick to your New Year's resolutions of weight management and balanced nutrition at both home and work.
- Ways to determine your calorie needs and resources for meal planning.
- How to be a food detective, compare products and pick healthy choices for you and your family.

POST-SEMINAR BONUS ACTIVITIES (OPTIONAL): FREE BODY MASS INDEX (BMI) SCREENINGS WILL BE OFFERED TO PARTICIPANTS ON A FIRST COME, FIRST SERVED BASIS FOR 30 MINUTES IMMEDIATELY FOLLOWING EACH SEMINAR.

To register for a **FREE** health seminar near you, visit www.delawell.delaware.gov and click on the "Health Seminars" link. (Employees Only)

Weight Watchers® Discounts

Weight Watchers® has been instrumental in assisting state employees, dependents and retirees in finding weight-loss success. DelaWELL wants to commend those that are working towards a healthier life and work style and remind employees to continue to take advantage of the Weight Watchers® discounted pricing. To learn more about the special State of Delaware pricing, visit DelaWELL at www.delawell.delaware.gov, click on the "Weight Watchers ®" link and then select "Special State of Delaware Pricing." You will learn more about the discounts and how to sign up for the various program offerings, including Weight Watchers meetings, Weight Watchers Online subscription and the At-Home kit.

National Glaucoma Awareness Month

<http://preventblindness.org>

More than 2 million Americans age 40 and older suffer from glaucoma. Nearly half do not know they have the disease—it causes no early symptoms. Prevent Blindness America provides insightful information about this "Sneak Thief of Sight."

ePay - view your payroll information online at <https://phrstrapd.spo.state.de.us/>.

ePay Announcements - view benefits news, WELLAWARE newsletters and more ... at <http://omb.delaware.gov/epay/announcement.shtml>.